

PRIVACY POLICY

Core Finance Limited takes our obligations for protecting personal information seriously. We are bound by, and will abide by, the requirements of the Privacy Act 1993.

How Do We Collect Your Personal Information?

Wherever it is practical to do so, we collect personal information directly from the person applying for the loan. An example of this is when a client calls, sends us an email or txt, or makes initial contact through our website. There may also be times when we require personal information through a third party when it is important to do so.

What Type of Personal Information Do We Collect and Retain?

We retrieve and hold a wide range of personal information from and about people that are applying for finance or wanting to know whether they are eligible for a loan.

When we conduct our business we will collect a wide range of information about customers and/or businesses that apply for a loan or would like to know if they are eligible for one. Examples of information we collect but not limited to would be contact details, business details, credit history, property and personal property information, financial information, banking details, identification details such as photo ID's and residencies. We will also hold this information on file even when an account has been closed so we are following our obligations under the Privacy Act and the Anti Money Laundering and Counter-Terrorism Financing Act.

Do We Disclose Personal Information to Other Companies/Organisations?

When dealing with customers that have applied for a loan we may disclose information to other organisations during the process. These companies/organisations provide services to us such as registering security or providing us with credit history etc. These companies/organisations adhere to our strict confidentiality requirements when handling personal information and also ensure they follow the requirements of the Privacy Act. Prior to signing for a loan we have our own Privacy Waiver which you are required to sign that can be referred to for more in depth detail about the type of information that will be disclosed.

Why Do We Collect and Retain Personal Information?

We collect and retain this information so we are able to process transactions for our customers and other parties we do business with. Some information collected is to ensure compliance with the various government acts – The Anti Money laundering & Counter-Terrorism Financing Act, the Credit Contracts & Consumer Finance Act. This information we collect may also be used for marketing and to keep our customers informed and up to date about our business services.

Can You Access the Personal Information We Hold About You?

Whenever it is required we will provide details of your personal information to you. You can contact us directly via phone or email to ask for this information. There are no fees for requesting personal information we hold on file. As we are bound by the Privacy Act no personal information will be withheld or destroyed in order to avoid providing it.

Emails and Personal Information

When sending us an email we may make use of your details such as but not limited to address and name, other contact information or attachments. When using email to communicate please remember to not include details that could be used by anyone else to gain access to your account. This may include such things as private details like passwords, bank card pins and login details.

When receiving an email from us you should only re distribute information if you are authorised to do so under the Privacy Act.

Personal Information on Our Website

We only collect personal information on our "Contact Us/Apply Now" section on our website such as address, name, email and phone number.

Information Tracking On Our Website

For marketing and statistical purposes we may collect data from our website activity like date and times of visits, patterns, number of pages viewed and number of visitors.

Cookies

A cookie is a small amount of data generated by a website and saved by your web browser. Its purpose is to remember information about you, like a preference file created by a software application.

Your browser can be individually set to accept all cookies, reject all cookies, or notify when a cookie is sent. If cookies are rejected, there may be limits on how our websites can be used.

Security

The security level of a web page can be viewed by clicking on the internet browser's padlock or key icon. We use high levels of security to protect information sent through our website.

We use industry best practices to protect client information on our computer network. We use two factor authentication for all staff to ensure access to our systems and client information is secure. We undertake regular reviews with independent IT and security specialists to ensure we are aware of current cyber security risks and how best to ensure client data is well secured.

If for some unlikely reason there is a serious privacy breach that could pose a risk of harm such as: leaked personal information is used in identity theft or exposed online then we will immediately notify the people affected and also contact the Privacy Commissioner via email or phone.

Credit Reporting Policy

Credit Reporting Privacy Code allows Core Finance Limited to share your information with credit reporting agencies. This may include information such as; but not limited to:

- Status of account
- Amount of credit or amount of credit extended
- Type of account
- Details of the credit provider
- Repayment history e.g. defaults on repayments
- Personal details e.g. address, name, contact details, DOB etc

There is further information on credit reporting at the Privacy Commission website www.privacy.org.nz/credit-reporting-privacy-code/

Making a Complaint Regarding your Personal Information

If for any reason you believe that we may have failed to comply with the Privacy Act you can contact us via email or phone, the contact details are located on our website. We will follow our Internal Dispute Resolution process to review your concerns. If for some reason the complaint isn't resolved, you may refer it to the Privacy Commissioner who will independently review and resolve the dispute.

Contact details for the Privacy Commissioner are:

Office of the Privacy Commissioner

PO Box 10094

Wellington 6143

Phone: 0800 803 909

Fax: 04 474 7595

Website: www.privacy.org.nz